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“No Adverse Impact” Floodplains A White Paper June 2000

BACKGROUND

Flood damages in the United States continue to escalate. From the early 1900's to the year 2000, flood damages in the United States have increased by as much as six fold approaching \$6 Billion annually.

In recognition of growing disaster damages, the National Flood Insurance Program was created in 1968. The NFIP was established as a program to provide federally backed flood insurance in exchange for the adoption of local and state land use standards intended to reduce future flood damages.

While the founding principal of the NFIP is sound, serious questions remain as to whether the NFIP is effectively meeting its founding objectives. On one hand, the NFIP has provided an approach that allows floodplain construction in a manner that reduces some flood damages for that individual structure. On the other hand, NFIP standards also allow construction that is only marginally protected from today's 1% flood, is damaged by tomorrow's 1% flood, and that can be constructed in a manner that could induce flood damages on other properties.

The standards themselves, at best a political compromise, were established with an eye towards managing the flood insurance fund and having standards consistent with the principals of insurance. Unfortunately these standards are falling short of reducing flood damages for the current 1% flood, and especially for future flooding.

Worse yet, the standards have become a “ball and chain” around FEMA initiatives, providing a mechanism for individuals to modify the nation's floodplains while at the same time creating the potential to induce flood damages and drive up future disaster costs.

Unfortunately, in too many cases, FEMA has become the default standard bearer, with only a handful of state and local governments taking the initiative to adopt standards in excess of FEMA minimums. There is a need to revise programs that encourages local governments to take “ownership” of their flood problems and to provide financial encouragement through better cost shares for those doing the right thing.

While some state and local governments may have abdicated their responsibility, most local governments have simply followed a course that the FEMA standards are an acceptable standard of care, perhaps not knowing that these very standards could induce additional flooding within their community.

“Dedicated to reducing flood losses in the nation.”

This central message - that we are inducing flood damages - has not been communicated effectively, in part due to the floodplain management community as a whole spending too much time debating issues of individual standards while not stepping back and evaluating the broad impact of these approaches.

There is a need to rethink and recommit to what we are accomplishing in our efforts to reduce flood losses in the nation, and to determine if there are better ways for meeting this goal.

“No Adverse Impact Floodplains”

“No Adverse Impact Floodplains” is a managing principal that is easy to communicate, and from a policy perspective, tough to challenge. *In essence, a “no adverse impact floodplain” is one where the action of one property owner does not adversely impact the flooding risks for other properties, as measured by increased flood peaks, flood stage, flood velocity, and erosion and sedimentation potentials.* “No Adverse Impact Floodplains” would become the default management criteria, unless the community has developed and adopted a comprehensive river plan that identifies acceptable levels of impact, joined together with appropriate mitigation measures and a plan for implementation. “No Adverse Impact Floodplains” could be extended to the watersheds as a means to promote the use of retention and detention technologies to mitigate increased runoff from urban areas.

While the “No Adverse Impact Floodplains” initiative will result in improved standards for the 1% flood, its true strength is that it virtually ensures that future development actions in the floodplain must be part of a locally adopted plan. This removes the mentality that floodplain management standards are something imposed by FEMA and promotes local accountability for developing and implementing a comprehensive plan and strategy for the floodplain. Giving locals the flexibility to adopt comprehensive local management plans, which would be recognized by FEMA and other federal programs as the acceptable standard in that community, will provide locals with control and support for innovative approaches.

Finally, “No Adverse Impact Floodplains” is an approach that makes sense and is the right thing to do. Too often our discussions on standards become lost on arguing over the range of application and the impact this might have on those that are choosing to encroach into the floodplain. It is time to change. It is time to manage our land and water from the perspective of not inducing additional flood impacts on other properties. It is time to give local communities the ability to manage flood losses through comprehensive local plans.

Conclusion

Current management systems within the floodplain are costly and often times permit development that does not evaluate adverse impacts on other properties. This has led to increased actual and potential flooding potentials. The “No Adverse Impact Floodplains” strategy is an approach that will lead to reduced flood losses within the nation while it promotes and rewards strong management and mitigation actions at the local level.

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